

Computer-Based Virtual Personal Economies Implemented over Public and Private Networks and Methods for Configuration, Use and Pooling of Same

Abstract

In one mode the present invention allows for transactions of various types to take place “anonymously” and securely over public (WAN), semi-public (e.g. AOL) and private or subscription networks and without regard or dependency to currency valuations or *per se* financial institutional policy. The present invention in another mode allows individuals or groups to “attract” investors anonymously over the network in their own asset holdings or even their asset building or acquisition plans, making each individual or pooled group capable of becoming their own “IPO.”